

Signature

HA J

PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE Under the Paper Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. Applicati n Number 10/035,852 TRANSMITTAL December 31, 2001 **FORM** Filing Date (to be used for all correspondence after initial filing) First Named Inventor Huang Group Art Unit 2166 **Examiner Name** Total Number of Pages in This Submission Attorney Docket Number G06.005 ENCLOSURES (check all that apply) **Assignment Papers** After Allowance Communication Fee Transmittal Form (for an Application) to Group Appeal Communication to Board of Fee Attached Drawing(s) Appeals and Interferences Appeal Communication to Group Licensing-related Papers Amendment / Reply (Appeal Notice, Brief, Reply Brief) Petition Proprietary Information After Final Petition to Convert to a Status Letter Affidavits/declaration(s) **Provisional Application** Power of Attorney, Revocation Change of Correspondence Other Enclosure(s) (please **Extension of Time Request** identify below): À check for \$130 Address **Express Abandonment Request** Terminal Disclaimer Information Disclosure Statement Request for Refund **Certified Copy of Priority** CD, Number of CD(s) Document(s) Response to Missing Parts/ Remarks Incomplete Application Response to Missing Parts under 37 CFR 1.52 or 1.53 SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT Firm Scott B. Allison Individual name 6 Signature Date March 25, 2002 **CERTIFICATE OF MAILING** I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Box MISSING PARTS, Washington, DC 20231 on March 2, 2002. Edith_Martin Type or printed name

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time your are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231

Date

March 25, 2002

TATES PATENT AND TRADEMA IN THE UNITED Applicant(s): Huang et al. Group Art Unit: 2166 Application No.: 10/036,852 Filed: 12/31/2001 Attorney Docket No.: G06.005 Title: METHOD AND APPARATUS FOR DETERMINING A CUSTOMER'S LIKELIHOOD OF PAYING OFF A FINANCIAL ACCOUNT RESPONSE TO NOTICE TO FILE MISSING PARTS OF APPLICATION **Assistant Commissioner for Patents** Washington, D.C. 20231 Attention: Box Missing Parts Sir: This is in response to the February 13, 2002 Notice to File Missing Parts of Application under 37 CFR 1.53(f). Enclosed is a copy of said Notice and the following documents and fees to complete the filing requirements of the above-identified application. Executed Declaration and Power of Attorney. The above-identified application is the same application which the inventor executed by signing the enclosed declaration. () Statutory basic filing fee () Utility () Design Additional claim fees of \$ (X) Missing Parts Surcharge = \$130.00 A Petition for Extension of Time for reply to Notice of Missing Parts is attached. () one month = \$110.00 two months = \$400.00 three months = \$920.00 four months = \$1,960.00Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231.

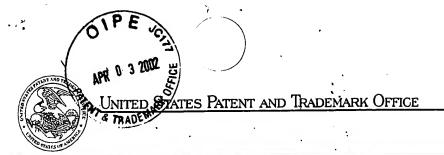
Date of Deposit: March 25, 2002

Typed Name: Edith Martin

Signature: Lois Martin

By ___

Scott B. Allison Reg. No. 38,370 (203) 972-5985/voice



COMMISSIONER FOR PATENTS UNITED STATES PATENT AND TRADEMARK OFFICE WASHINGTON, D.C. 2023I www.uspto.gov

APPLICATION NUMBER

New Canaan, CT 06840

5 Elm Street

FILING/RECEIPT DATE

FIRST NAMED APPLICANT

ATTORNEY DOCKET NUMBER

10/035,852

Buckley, Maschoff, Talwalkar & Allison LLC

12/31/2001

Huang

G06.005

CONFIRMATION NO. 4146

FORMALITIES LETTER

OC000000007469310*

Date Mailed: 02/13/2002

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing. A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(I) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

A copy of this notice MUST be returned with the reply.

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

130.00

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